

Peer Review

# Review of: "Fintech Revolution: Empowering Entrepreneurial Intentions through Crowdfunding, Cryptocurrency, Blockchain, Mobile Payments, and Artificial Intelligence"

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## Strengths:

- The paper covers a broad range of fintech innovations and their role in entrepreneurship.
- The combination of qualitative and quantitative methods adds depth to the analysis.
- Clear structure and hypothesis development.

## Areas for Improvement:

### 1. Conceptual Clarity:

- The paper groups AI, blockchain, and cryptocurrency without clearly distinguishing their roles. Consider separating these technologies to avoid conflating different concepts.

### 2. Hypotheses:

- Hypotheses are too broad and lack specific causal links. Provide clearer theoretical backing for each.
- Explain why Entrepreneurial Finance mediates the relationship between fintech tools and entrepreneurship.

### 3. Literature Review:

- Update references to include recent studies post-2020.

- Focus on critical analysis rather than just describing existing literature.

#### **4. Methodology:**

- Clarify the qualitative component. How were participants selected for interviews? Address potential biases.
- Acknowledge self-selection bias in the quantitative survey and explain how it was managed.

#### **5. Results:**

- Many hypotheses were rejected. Consider revising the conceptual model to better align with findings.
- Address why mediation effects were not significant and suggest improvements for future analysis.

#### **6. Conclusion:**

- Expand on policy implications and how governments can leverage fintech for entrepreneurship.
- Suggest regulatory measures to address fintech challenges.

**Recommendation:** The paper is valuable but needs clearer distinctions between fintech tools, more focused hypotheses, and updated references to enhance its contribution to the field.

## **Declarations**

**Potential competing interests:** No potential competing interests to declare.